

# Application Scoring Summary

Following award announcement, all applicants that pass IHFA's completeness and threshold reviews will receive a copy of their final score sheet in order to assist in the preparation of future applications. At the completion of each funding round, a memo containing a detailed description of each grant or loan approved by the Board of Directors is posted on the IHFA web site. Additionally, a list is posted of all funded and unfunded applicants. This list includes the scores of all funded applicants.

If an application satisfies all applicable requirements, it will be evaluated and scored based on:

Scoring Category:	Constituency Served Possible Points	Development Characteristics Possible Points	Financing Possible Points	Market Possible Points	Org. Capacity Possible Points	Readiness to Proceed Possible Points	MBE/WBE Possible Points	Total Possible Points
Activity Type:								
Emergency Shelter	20	26	11	19	15	8	1	100
Youth Shelter	20	26	11	19	15	8	1	100
Transitional Housing	20	26	11	19	15	8	1	100
Migrant/Seasonal Farm Worker	20	26	11	19	15	8	1	100
Rental	20	26	11	19	15	8	1	100
Homebuyer	15	33	9	19	15	8	1	100
Homeownership Counseling/Down Payment Assistance	15	26	16	19	15	8	1	100
Owner Occupied Rehabilitation	20	19	9	19	15	17	1	100

No award shall be made to any development that scores below 40 points. When there is a scoring criterion based on the county being served and there are multiple counties served by the housing activity, the applicant should add up the scores from each county and average them, rounding to the nearest whole number. **Where applicable, the funding agreement and any restrictive covenants recorded with the property will contain restrictions applicable to the category where points were received.**

## 1. Constituency Served

### A. Affordability for Mixed-Income Beneficiaries (Available only for emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, rental, and owner-occupied rehabilitation)

If the development commits to serving beneficiaries in IHFA-assisted units with maximum household incomes lower than required by the Housing from Shelters to Homeownership program and maintaining housing costs at affordable rates, points will be awarded in accordance with the following chart. Percentages are of the area median income (AMI) for the county in which the development is to be located. Current affordable rent limits are available from IHFA.

All beneficiaries of emergency shelters, youth shelters, and migrant/seasonal farm worker housing are automatically presumed to be at or below 30% of the area median income and, therefore, will receive the maximum number of points in this category.

1) Percent of total assisted units to be set-aside for households at or below 30% AMI:

20%	1 point
30%	2 points
40%	3 points
50%	4 points
60%	5 points

2) Percent of total assisted units to be set-aside for households at or below 40% AMI:

30%	1 point
40%	2 points
50%	3 points
60%	4 points
70%	5 points

3) Percent of total assisted units to be set-aside for households at or below 50% AMI:

40%	1 point
50%	2 points
60%	3 points
70%	4 points
80%	5 points

<b>Maximum Number of Points</b>	<b><u>15</u></b>
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**For homebuyer and homeownership counseling/down payment assistance only:**

4) Percent of total assisted units to be set-aside for households at or below 50% AMI:

20%	1 point
30%	2 points
40%	3 points
50%	4 points
60%	5 points

5) Percent of total assisted units to be set-aside for households at or below 60% AMI:

30%	1 point
40%	2 points
50%	3 points
60%	4 points
70%	5 points

<b>Maximum Number of Points</b>	<b><u>10</u></b>
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**B. Targeted Populations with Special Housing Needs (Available to all activity types.)**

If the applicant or subrecipient will be targeting and giving housing preference to these individuals, you must demonstrate that working with this special needs group(s) is part of your normal course of business by completing the appropriate section of Exhibit 4.

If an applicant's or subrecipient's normal course of business does not include working with the following populations, the applicant must submit a letter of cooperation (6 months old or less) in TAB H from a qualified organization providing services for such persons that indicates that they will refer clients to the housing activity.

If the applicant (for rental, transitional, emergency shelters, youth shelters, or migrant/seasonal farm worker housing only) is not the owner of the property, then a letter from the owner must be enclosed in TAB H committing to target and give priority to such residents. See Definitions in Appendix B for a definition of each special needs group.

1) Special Needs Populations

- Persons with Disabilities
- Persons with a Mental Impairment
- Single-Parent Households
- Elderly (Age 62 and older) – **(Available for owner-occupied rehabilitation only.)**

Points will be awarded to applicants that agree to target and give housing preference to any of the above special needs populations based on the following schedule:

10% of the units	1 point
20% of the units	2 points
30% of the units	3 points

Points will be awarded to applicants that agree to set aside units for one of the following two special needs populations: **(Available for all activity types.)**

2) Homeless, Transitional, or Migrant/Seasonal Farm Workers

100% of the units 2 points

OR

3) Elderly

100% of the units for individuals at or above 62 years of age or 80% of the units for individuals at or above 55 years of age 2 points

<b>Maximum Number of Points</b> <b><u>5</u></b>
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2. **Development Characteristics**

A. Development Design

- 1) Design of structure, quality of amenities, and energy efficiency **(Available only for emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, rental, and homebuyer.)** 1-5 points

The applicant may receive one point, up to a total of five points, for each of the following design features that will be included in each of the assisted units.

- a. Exterior walls are at least 50% brick
- b. Roofing system has at least a 30-year warranty
- c. Landscaping includes trees on site to moderate winter winds and provide shade
- d. Front or back porch or deck
- e. Framing consists of 2" X 6" studs to allow for higher R-Value insulation in walls
- f. Carport or garage
- g. Crawl space or basement
- h. Security system
- i. Energy Star rated compact florescent light bulbs or lighting fixtures
- j. Energy Star rated heating system(s)
- k. Energy Star rated cooling system(s)
- l. Energy Star rated windows
- m. Energy Star rated insulation
- n. Energy Star rated stove
- o. Energy Star rated refrigerator
- p. Energy Star rated washer and dryer or unit provides washer/dryer hook-ups
- q. Energy Star rated dish washer

- 2) Accessibility (Available only for emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, rental, and homebuyer.) 1-4 points

**Rehabilitation:** Points will be awarded to housing rehabilitation activities only, for incorporating up to four accessibility features and design elements of the structure(s) in the development that go above and beyond the requirements of Section 504 of the Rehabilitation Act of 1973. These features must be for all of the units assisted under this award and at no additional cost to the tenant or buyer. (See Appendix L for further guidance.)

This category includes such features as, but is not limited to, the building entrance on an accessible route, accessible route into and through the unit, environmental controls in accessible locations, useable kitchens, bathrooms, and doors, and reinforced walls for grab bars.

**New Construction:** Points will be awarded to new construction housing activities that go above and beyond the requirements of the Fair Housing Act Amendments of 1988 and Section 504 of the Rehabilitation Act of 1973 and that incorporate up to four of the following Universal Design Features in all the units developed under this award.

- a. 42" or wider hallways
- b. 32" or wider doorways
- c. Electrical outlets raised 15" to 18" above the finished floor
- d. Light switches located 48" above the finished floor
- e. Toggle, rocker, or touch sensitive control panels instead of switches
- f. Wall reinforcements for hand rails
- g. Levers instead of door or faucet knobs
- h. 30"x 48" clear bathroom floor space with a door that swings out
- i. Wall reinforcements for grab bars
- j. A fold down seat in the shower or roll-in shower with no curb
- k. The bathtub controls located off center toward the outside of the tub
- l. Adjustable height or hand-held shower head with a flexible hose
- m. 30"x 48" clear kitchen floor space
- n. A removable base cabinet for required knee space
- o. Built in accessible height microwave
- p. A front control operated range
- q. An adjustable counter top or closet rods
- r. Audio and visual smoke detectors
- s. Sliding or bi-folding closet doors
- t. Front loading washer and dryer with front controls, raised on platforms to reduce the need to bend, stoop, or lean over
- u. Reinforced ceiling (to accommodate pulleys for lifting mechanisms)
- v. Will have an accessible route that includes no steps or abrupt level of change.

<b>Maximum Number of Points</b>	<b><u>2</u></b>
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- B. Energy Conservation Education (Available to all activity types.)

Program encourages energy conservation through activities such as, but not limited to, educating beneficiaries, participating in energy saving programs sponsored by local utility companies, etc.

1 point

<b>Maximum Number of Points</b>	<b><u>1</u></b>
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- C. Homeownership Counseling Curriculum (Available only for emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, rental, homebuyer, and homeownership counseling/down payment assistance.)  
Applicant proposes to utilize the *Live the Dream, Own a Home*© homeownership counseling curriculum. See Appendix K for ordering information. 3 points

Maximum Number of Points 3

D. Existing Structure

- 1) Development utilizes vacant structure(s) for housing regardless of location, rehabilitates or acquires existing housing stock, or develops vacant lots in existing neighborhoods in an incorporated area. At least 50% of the units must meet this criterion to receive points.  
(Available only for emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, rental, homebuyer, and owner-occupied rehabilitation.) 5 points
- 2) Development will utilize historic tax credits or the development contains at least one unit that is a historic resource. (Please provide a letter from the Department of Natural Resources, Division of Historic Preservation and Archeology, or other appropriate support documentation, such as a county interim report, as evidence of either in TAB J.) (Available only for emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, and rental.) 3 points

Maximum Number of Points 8

E. Post Purchase Counseling (Available only for homebuyer or homeownership counseling/down payment assistance.)

- 1) Applicant commits to providing post purchase counseling at least quarterly to all beneficiaries for at least one year following purchase of a home **OR** 2 points
- 2) Applicant commits to providing post purchase counseling at least quarterly to all beneficiaries for at least two years following purchase of a home. 4 points

Maximum Number of Points 4

F. Sweat Equity or Volunteer Labor (Available only for owner-occupied rehabilitation.)  
Applicant commits to requiring sweat equity of program participants or utilizing volunteer labor for the construction work. 1 point

Maximum Number of Points 1

G. Home Maintenance Training (Available only for owner-occupied rehabilitation, homebuyer, homeownership counseling/down payment assistance.)  
Applicant agrees to provide home maintenance training to all program beneficiaries. 3 points

Maximum Number of Points 3

H. Extended Warranty (Available only for owner-occupied rehabilitation.)  
Applicant agrees to offer program beneficiaries an extended warranty for the construction work completed under this program for:

- 1) At least two years 2 points
- 2) Three or more years 3 points

**Maximum Number of Points     3**

- I. Supervise Construction (Available only for owner-occupied rehabilitation.)  
Applicant, subrecipient, or administrator will secure bids and supervise construction for the beneficiary. 1 point

**Maximum Number of Points     1**

- J. One-on-one Counseling (Available only for homebuyer and homeownership counseling/down payment assistance.)  
Applicant commits to providing one-on-one pre-purchase homeownership counseling to program beneficiaries receiving down payment assistance in addition to classroom-style training. 3 points

**Maximum Number of Points     3**

- K. Bilingual Counseling (Available only for homeownership counseling/down payment assistance.)  
Applicant provides bilingual (English and one other language) homeownership materials, counselors, or training to program participants. 3 points

**Maximum Number of Points     3**

- L. IDA Program (Available only for homeownership counseling/down payment assistance.)  
Qualified beneficiaries of this program will have access to an Individual Development Account (IDA) through the applicant. Applicant may also sign a cooperative agreement with another agency to provide this service to the beneficiaries of this program. A copy of this agreement should be placed in TAB K. 4 points

**Maximum Number of Points     4**

- M. Services or Features Unique to the Housing Program (Available to all activity types.)  
Applicant commits to providing services to the beneficiaries of this housing activity or the applicant has demonstrated that the housing program has unique features that go above and beyond the basic requirements of this kind of housing program. Neither the services nor the unique features can be items that the applicant has received points for in another scoring criterion.

Examples of services include, but are not limited to, on-site daycare service, credit counseling, learning centers, access to computer hardware and software, transportation, health screening, homeownership counseling (if not already required by the IHFA program), home maintenance course (if not already receiving points in another category), computer training, etc. The term of the commitment, the defined scope of service, the financing plan, and firm commitments will be considered. Services should be tailored to the needs of targeted clients.

If the applicant or subrecipient will be providing services to all beneficiaries, you must describe how this is part of your normal course of business in Exhibit 5. For services provided by organizations other than the applicant or subrecipient, enclose a copy of a memorandum of understanding (MOU) that was executed no more than 12 months prior to the application deadline and outlines the scope and duration of the services in TAB K. A sample MOU is provided in Appendix P.

OR

Examples of unique features include, but are not limited to, innovative partnerships that result in a cost savings, redevelopment of a brownfield, or development is a Federally assisted low-income housing development with at least 50% of its units in danger of being removed by a Federal agency from the

low-income housing market due to eligible prepayment and conversion or financial difficulty. Such housing activities include, but are not limited to, the following:

- a. Preservation-eligible developments under Title II Emergency Low Income Housing Preservation Act of 1987 (ELIHPA) or Title VI Low Income Housing Preservation Act of 1990 (LIHPRHA),
- b. Developments with expiring Section 8 contracts, regardless of whether the owner has given notice of its intent to allow such contracts to expire,
- c. Developments with HUD-held mortgages,
- d. Troubled developments that received assistance through the USDA Rural Development (RD) office. Applicants must provide a letter from the RD office that details the current situation for the development, and explains the need for housing subsidy, and
- e. Developments participating in the HUD Portfolio Reengineering Program. Applicants must provide a letter of eligibility from HUD and be assigned a Participating Administrative Entity (PAE).

Points are available only for services or unique features not receiving points in any other area of the scoring criteria.

1 item: 1 point  
 2 items: 2 points  
 3 items: 3 points  
 4 items: 4 points  
 5 items: 5 points

<b>Maximum Number of Points</b>	<b><u>5</u></b>
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### 3. **Financing**

A. **Extended Affordability Commitment (Available only for emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, and rental.)**

Developments committing to serve beneficiaries for the longest period of time shall be given preference by IHFA. This requirement will be contained within the recorded restrictive covenant. A development will receive additional points for electing to set-aside the required percentage of units for low-income use for longer than the minimum affordability period.

5 additional years of affordability beyond the minimum **OR** 1 points

10 additional years of affordability beyond the minimum 2 points

<b>Maximum Number of Points</b>	<b><u>2</u></b>
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B. **Financing Commitments (Available to all activity types.)**

Development has received a commitment for the investment of other (non-IHFA) required resources that will be used to cover development costs, upon commercially reasonable terms, subject only to customary closing conditions and otherwise upon such terms and conditions as are satisfactory to IHFA. In-kind donations are included in the resources counted as committed. When utilizing volunteer labor, the applicant must provide a letter of commitment to provide a certain number of hours of labor from the donor to be counted as committed. Sweat equity is counted as committed if your program guidelines identify the minimum number of hours that are required of all program beneficiaries.

75-99% of other resources committed as above 3 points

**OR**

100% of other resources committed as above 4 points

<b>Maximum Number of Points</b>	<b><u>4</u></b>
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C. Average Cost Per Unit (Available to all activity types.)

The average cost per unit (defined as total costs paid with cash minus any commercial space development costs or costs of supportive services, divided by the total number of units) is less than the level indicated below for your activity type. This does not include any in-kind donations or volunteer labor in the calculation of total costs paid with cash. See the forms for further guidance on the calculation of the average cost per unit.

Single Site, Multi-Family Rental and Transitional	\$75,000 per unit	3 points
Single-Family Rental, Transitional, and Homebuyer	\$90,000 per unit	3 points
Owner-occupied Rehabilitation	\$35,000 per unit	3 points
Emergency Shelters, Youth Shelters, and Migrant/		
Seasonal Farm Worker Housing	\$20,000 per bed	3 points
Homeownership Counseling/Down Payment Assistance	\$10,000 per unit	3 points

<b>Maximum Number of Points</b>	<b><u>3</u></b>
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D. Other Government Monetary Participation (Available to all activity types.)

Development has received written commitment(s), a copy of which is located in TAB L, for monetary local government funding. Examples include (but are not limited to) tax abatement or exemption, waiver of fees, infrastructure, grants, land, building(s), etc. Points will be awarded if each local unit of government of the service area of the undertaking commits to contributing an amount equal to or exceeding the limits listed below. (Population size is based on the U.S. Census Bureau 2000 population found on their web site at <http://factfinder.census.gov/servlet/BasicFactsServlet>.)

Counties may exclude the populations of incorporated areas not participating in their program in this calculation.	10¢ - 24¢ per capita	1 point
	25¢ or more per capita	2 points

<b>Maximum Number of Points</b>	<b><u>2</u></b>
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E. Waived Private Mortgage Insurance (Available only for homeownership counseling/down payment assistance.)

Applicant has received a written commitment from a lender to waive the private mortgage insurance (PMI) for program beneficiaries. A copy of the letter of commitment should be placed in TAB L. PMI must be typically required for the loan product in order to count toward this scoring criterion. Loans that do not require PMI of anyone do not count.

4 points

<b>Maximum Number of Points</b>	<b><u>4</u></b>
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F. Below Market Rate Financing (Available only for homeownership counseling/down payment assistance.)

Applicant has received a written commitment from a lender to offer below market rate financing to program beneficiaries. A copy of the letter of commitment should be placed in TAB L. This financing should be available at the beneficiary's choice and not a requirement for participation in the program. 3 points

<b>Maximum Number of Points</b>	<b><u>3</u></b>
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#### 4. Market

A. Qualified Census Tract or Federally Declared Disaster Area (Available for all activity types.)

Development is located in a “qualified census tract” of a metropolitan or non-metropolitan statistical area or a Federally declared Major Disaster Area as designated by the Federal Emergency Management Agency for flooding, a tornado, or fire occurring in the 3 years prior to application submission. In order to receive points for a Major Disaster Area, the proposed activity must be located on a site that was directly affected by the disaster, and the applicant must provide documentation from a qualified official verifying this fact. If the site address(es) is known, please provide a list in Exhibit 10. If site locations are unknown, applicant must commit to developing a percentage of the units within a qualified census tract.

1-50% of the units  
51-100% of the units

1 point  
2 points

<b>Maximum Number of Points</b>	<b><u>2</u></b>
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B. Economic Factors (Available for all activity types.)

Points will be awarded based upon current economic factors of the housing activity county. Economic Factors for your county are found in Appendix E. Multi-county housing activities will be awarded points based on 50% or greater of the housing activity counties qualifying.

Lowest 1998 Per Capita Income  
Highest 2001 Unemployment Rate  
Highest Percentage Change in Population Between 1990 and 2000

2 point  
2 point  
2 point

<b>Maximum Number of Points</b>	<b><u>6</u></b>
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C. Housing Need (Available for all activity types.)

An applicant has demonstrated a need for the proposed activity in the specific geographic area in the appropriate section of the application forms.

3 points

<b>Maximum Number of Points</b>	<b><u>3</u></b>
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D. Predevelopment Activities Completed (Available for all activity types.)

Prior to application submission, the applicant has completed at least three of the following predevelopment activities. For homeownership counseling/down payment assistance and owner-occupied rehabilitation activities, the applicant can demonstrate that a community-wide housing needs assessment that addresses the proposed activity type has been completed for the area(s) to be served in the past 5 years. Evidence of such activities is provided on 8-1/2” X 11” paper in TAB N.

- Feasibility or market study
- Appraisal
- Preliminary or final architectural and/or engineering plans
- Zoning approval
- Title search
- Other related predevelopment activity as indicated in application.

3 points

<b>Maximum Number of Points</b>	<b><u>3</u></b>
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E. Past Awards Per Capita (Available for all activity types.)

Applications will be awarded points based on the past IHFA awards made to that county per capita. See Appendix O for a list of points by county. For applications covering a multiple county service area, the applicant should average the points for all counties served.

\$0 - \$10 per capita  
\$11 - \$25 per capita  
\$26 - \$50 per capita

5 points  
3 points  
1 points

<b>Maximum Number of Points</b>	<b><u>5</u></b>
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**5. Organizational Capacity**

**A. Strategic Plan (Available for all activity types.)**

Not-for-profit or for-profit organization, CHDO, and public housing authority applicants that have developed a strategic business plan or local units of government or township applicants that have developed a comprehensive community plan within the last 5 years that includes housing will be awarded points. The strategic business plan must include the current year and must cover a period of time of no less than 3 years. Include a copy of the cover page indicating the date it was approved by the board of directors, city/town council, or county commissioners and pertinent sections of the plan relating to housing with this application in TAB O.

2 points

<b>Maximum Number of Points</b>	<b><u>2</u></b>
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**B. Housing Development-Related Training (Available for all activity types.)**

A member of the applicant's staff or board of directors has participated in a training associated with the 2002-2003 IHFA Application Packages, has attended an IHFA Start-Up Training within the past 12 months or some other housing development-related training within the past 12 months.

IHFA Sponsored Application Workshop	1 point
IHFA Sponsored Start-Up Training (compliance workshop)	1 point
Other housing development-related training (e.g., IACED-sponsored training, IDOC Grant Administrator certification, or others as applicant describes in the application but not listed in the next section)	1 point

<b>Maximum Number of Points</b>	<b><u>3</u></b>
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**C. Housing Development Certification (Available for all activity types.)**

A member of the applicant's or subrecipient's staff or board of directors, or the administrator's staff have completed one of the following training courses and received the appropriate certification. Please provide a copy of the certificate received in TAB P.

1 points

Project Development Training Sponsored by IACED **OR**  
National Development Council Housing Development Finance Professional **OR**  
Development Training Institute **OR**  
Neighborhood Reinvestment Training Institute Professional Certificate

<b>Maximum Number of Points</b>	<b><u>1</u></b>
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**D. Financial Evaluation (Available for all activity types. Available only for applicants that are not-for-profit, joint venture, or for profit entities.)**

Applicant will receive points for each of the following financial benchmarks that their organization has achieved. If the applicant is a local unit of government and will be reloaning the funds to another organization (called subgrantee), the scoring criteria would apply to the subgrantee and not the applicant.

- 1) Applicant or subgrantee has provided IHFA with their three most recent tax returns filed with the IRS and audited financial statements. Both documents must be for fiscal years ending in 1999 or later. If the applicant has been in existence for less than 3 years, IHFA will except all tax returns and audited financial statements since incorporation but there must be at least one.

1 point

2) The applicant or subgrantee has average annual revenues that exceed \$25,000 for the past three years or since incorporation, whichever is less. 2 points

3) The average Deficit Ratio for the past three years, or since incorporation, whichever is less, is greater than 0% as defined by:

$$\frac{\text{Total Revenues} - \text{Total Expenses}}{\text{Total Expenses}}$$

2 points

**Maximum Number of Points** 5

E. History of Administering IHFA Awards (Available for applicants that are either local units of government that are not reloaning the funds, townships, or public housing authorities only.)

Applicant has received a Housing from Shelters to Homeownership or Rental Housing Tax Credit Combo award for HOME, CDBG, or Trust Fund from IHFA in the past. 5 points

**Maximum Number of Points** 5

F. Monitoring on Past Awards (Available for all activities.)

If the applicant, subrecipient, or administrator has previously received funding from IHFA's Housing from Shelters to Homeownership or Rental Housing Tax Credit Combo programs, IHFA will subtract one point, up to a maximum of 10 points, for each finding in the following categories from the most recent monitoring by the IHFA Compliance Staff that has occurred in the past 2 years. This criterion will apply to all awards where the applicant, subrecipient, or administrator served as the applicant, subrecipient, or administrator. -10 points

- 1) Procurement Procedures
- 2) Housing Quality Standards
- 3) Program Management and Performance
- 4) Cost Allowability
- 5) Match Documentation
- 6) Program as a Whole (meeting unit production commitment)
- 7) Client Eligibility/National Objective

**Maximum Number of Points** -10

G. Spending Rate on Past Awards (Available for all activities.)

The applicant, subrecipient, OR administrator has previously received funding from IHFA through the Housing from Shelters to Homeownership or Rental Housing Tax Credit Combo applications and has expended the following percentage of the original award amount from their most recent expired award within twelve months of board award date.

75% of the award 1 point  
100 % of the award 2 points

**Maximum Number of Points** 2

H. Suspension List (Available for all activities.)

The applicant, subrecipient, or administrator has not been on the IHFA Suspension List in the past 2 years. 2 points

**Maximum Number of Points** 2

**6. Readiness to Proceed**

**A. Client Intake**

- 1) Applicant or subrecipient has already begun client intake. Applicant must provide a list of the names of those clients already identified in TAB R. (**Available for all activity types.**) 4 points
- 2) Applicant or subrecipient has identified the following percentage of eligible clients for this housing activity and has completed client intake on these individuals. (Applicant must provide a list of the names and addresses of those households already identified in TAB R.) (**Available only for owner-occupied rehabilitation.**)

25-49% of the clients identified	1 point
50-74% of the clients identified	3 points
75-100% of the clients identified	5 points

<b>Maximum Number of Points</b>	<b><u>9</u></b>
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**B. Executed Contracts (Available for all activity types.)**

Applicant or subrecipient has executed a contract with a administrator, executed a subrecipient agreement, or applicant's staff will perform administration. 1 point

<b>Maximum Number of Points</b>	<b><u>1</u></b>
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**C. Owner-Occupied Rehabilitation Readiness to Proceed (Available for owner-occupied rehabilitation only.)**

- 1) The Section 106 Review Concurrence Letter from the Department of Historic Preservation and Archeology has been received for all units that will be served by the program. 1 point
- 2) The inspection reports and work write-ups for all the units that will be served by the program are complete. 1 point
- 3) Applicant has advertised a notice for bids from prospective contractors for all units that will be served by the program. 1 point
- 4) Applicant has completed a Lead Risk Assessment for all units that will be served by the program and where it is required. 1 point

<b>Maximum Number of Points</b>	<b><u>4</u></b>
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**D. Letter of Support from Local Unit of Government (Available to all activity types.)**

Applicant has received a letter supporting the specific housing activity from the highest elected official of each local unit(s) of government (i.e., city, town, or county) in which the housing activity will be located. If a site has not yet been identified, the letter should go to the county commissioners of the county in which the housing activity will be located, unless the applicant knows that the housing activity will be limited to a city or town. In that case the letter would go to the mayor or town council president for the identified city or town. The letter must have been sent no more than 12 months prior to the application deadline. The letter should be placed in TAB S. If the housing activity is for a multi-jurisdictional effort, the applicant must include a letter of support from the chief elected official of each city, town, and/or county served. Points in this category will automatically be given to a local unit of government applicant, unless the housing activity is located beyond its incorporated limits or the housing activity is a multi-jurisdictional effort. 3 points

<b>Maximum Number of Points</b>	<b><u>3</u></b>
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## 7. MBE/WBE Participation

One point shall be awarded if a Minority Business Enterprise or Woman Business Enterprise materially participates in the development (e.g. as a consultant, application preparer, administrator, etc.), professional services, or management of the property. As evidence of this participation as described below, the applicant **must** submit the following with the application in TAB T: all applicable development, management, and contractor agreements (complete with fee structure), the names and addresses of all owners and their respective affiliation(s), and a certificate from the Indiana Department of Administration, Office of Minority Development. IHFA understands that this department does not issue certifications for housing. However, the certification from this department is acceptable. **(Available for all activity types.)**

- A. Minority Business Enterprise (MBE) Participation 1 point  
Minority Business Enterprise means an individual, partnership, corporation, or joint venture of any kind that is owned and controlled by one or more persons who are: (a) United States Citizens and (b) members of a racial minority group. "Owned and controlled" means having: (a) ownership of at least 51% of the enterprise (stock of a corporation, interest in a limited liability company, or general partner of a limited partnership); (b) control over the management and being active in the day to day operation of the business; and (c) an interest in the capital, assets, profits, and losses of the business proportional to the percentage of ownership.

**OR**

- B. Women Business Enterprise (WBE) Participation 1 point  
Women Business Enterprise means an individual, partnership, corporation, or joint venture of any kind that is owned and controlled by one or more persons who are: (a) United States Citizens and (b) female in gender. "Owned and controlled" means having: (a) ownership of at least 51% of the enterprise (stock of a corporation, interest in a limited liability company, or general partner of a limited partnership); (b) control over the management and being active in the day to day operation of the business; and, (c) an interest in the capital, assets, profits, and losses of the business proportional to the percentage of ownership.

<b>Maximum Number of Points</b>	<b><u>1</u></b>
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Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds to a development irrespective of its point ranking, if such intended allocation is: (1) in compliance with applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

Assistance may be provided in the form of grants or loans; however, funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.